

## HOLD GOLD CONTROL IN RESERVE BOARD

Drastic Proposals for Centralization of Metal and Power.

### FEAR POST-BELLUM CRISIS

Plan Suggested House Banking and Currency Committee by Gov. Harding.

Centralization of both gold and power in the Federal Reserve Board is aimed at in the amendments which the board has proposed to the banking and currency act, and which Gov. William P. G. Harding spent two days of last week explaining to the House Banking and Currency Committee.

While the board has carefully refrained from intimating the fear of an industrial and financial crisis, it is evident from the amendments, several of them drastic in character, that the possibility of disturbance of the gold supply and the currency has been impressed on the board with the wisdom of centralizing in it greater command of the gold supply and wider powers of direction over the banking system of the country.

**Make Board Central Bank.** Briefly, it is proposed to constitute the Federal Reserve Board a Government central bank, similar in scope to the bankers' central bank on which the Aldrich plan was based.

Aside from the economic merits of the proposals, a step in this direction is certain to arouse a storm of opposition in Congress. Except for occasional questions, members of the committee refrained from comment on the proposals during Governor Harding's statement. In the main, however, they would seem to be assured of the support of Chairman Carter Glass and his Democratic colleagues.

**May Increase Balances.** One of the most drastic proposals is to add the following to section 11 of the currency act:

"The Federal Reserve Board shall also have power, whenever extraordinary conditions justify, to increase from time to time for periods not exceeding thirty days, on the affirmative vote of five of its members, the amount of balance required by this act to be maintained by member banks with their respective Federal reserve banks: Provided, such increase shall at no time exceed 20 per centum of such balances and shall be of the same rate for all member banks of any one district; and provided further, That the Federal Reserve Board shall make a report to Congress in writing setting forth the conditions upon which such action is based."

The nature of this proposal to give the board power to contract credits by increasing reserve requirements is indicated by the safeguards included against abuse. It is explained that this power is proposed in order to prevent an overextension of credits based on the tremendous gold supply at a time when unforeseen exports of gold might otherwise cause sudden and disastrous contraction of credit.

### Reduce Commercial Paper.

Amendments proposed to section 16 of the currency act seek to make possible the assembling of greater gold reserves in the vaults of the Federal reserve banks by the direct exchange of Federal reserve notes for their face value in gold or gold certificates. Amendments to this section also contemplate reducing the amount of commercial paper required as reserve against such notes from 100 per cent to 80 per cent in addition to the 40 per cent gold reserve required by the present law. The issuing of Federal reserve notes against gold also, it is pointed out, offers the reserve banks so much more gold on which, in combination with the required commercial paper, to issue further reserve notes, thus making it possible for the reserve banks materially to extend credits should the necessity arise.

**Want Gold Centralization.** "The reason for desiring the power to exchange Federal notes for gold is to get the gold," explained a member of the committee today. "The more gold the Federal reserve banks get the stronger they are."

By amendment proposed to Section 17, national banks are no longer required to hold even a portion of the Government bonds required under the old national banking act, but are permitted to dispose of them through the Federal reserve banks, which in turn are permitted to exchange them for 3 per cent one-year gold treasury notes, and in case of emergency the Federal reserve banks are authorized to issue currency against these notes: "subject to the same tax imposed by law on circulating notes which are secured by 3 per centum bonds of the United States."

### Drastic Proposal.

Radical readjustments of the reserves of member banks with a view to collecting in the vaults of the Federal reserve banks a large amount of gold now permitted to be held in the vaults of the member banks is proposed as perhaps the most drastic step in the direction of centralizing reserves. Country banks, now permitted to hold 4 per cent of their reserves in their own vaults, 5 per cent in the vaults of the Federal reserve bank, and 3 per cent in either, are required to have 7 per cent in the vaults of the reserve bank and 5 per cent of what the amendment designates as "till money," that is, any kind of currency and not necessarily "gold and lawful money." In the case of banks in reserve cities, the division is made 10 per cent for the Federal reserve vaults and 5 per cent till money, while for central reserve cities, the requirement is 13 per cent in the vaults of the Federal reserve bank and 5 per cent till money. "The effect," it was explained, "is to get a large amount of reserves actually in the vaults of the Federal reserve banks; to increase their gold supply and probably give greater opportunity for the extension of credit." It is proposed to further make the currency system "panic proof" by permitting Federal reserve bank loans of not to exceed thirty days to

mutual savings banks upon proper commercial security, with a view to obviating the necessity by the savings banks of taking advantage of time clauses when a loss of public confidence might result.

### May Establish Branches.

By the operation of another amendment, non-member banks would be admitted to the clearing facilities of the Federal reserve system, thus establishing a national clearing system.

Branch banks in cities of more than 100,000 inhabitants are permitted member banks with a capital and surplus of \$1,000,000 or more when such branch banks are not prohibited by State law, under the terms of another amendment.

## INDIAN CHIEF ASKS PLACE IN PARADE

Henry Hollow Horn Bear Wants Place in Inaugural Emulating Father.

Henry Hollow Horn Bear, son of the great Indian chief whose likeness adorns the most recent issue of 45 Treasury notes, is coming to Washington to take part in the inaugural ceremonies.

Writing from St. Francis, S. D., the Indian has asked for information. He wants to know what he must do to get an invitation to participate in the parade.

"My father, Hollow Horn Bear, was here four years ago," he said; "but he is dead now. I have assumed his duties, and I, too, want to help inaugurate President Wilson."

Colonel Harper will write the Indian that he will be given a warm reception when he comes to Washington, and will be allowed to occupy a prominent section in the parade.

Hollow Horn Bear died a few years ago from a cold contracted while in Washington attending the inaugural ceremonies, and in New York at a monument unveiling.

### GIVES TEACHERS ADVICE

Dr. Shefferman Urges They Adjust Themselves to Pupils' Needs.

Urging teachers to adjust themselves to the needs of the pupils, as shown by the types of character and mentality exhibited by the features of the child, Dr. N. W. Shefferman addressed the Teachers' Club at its headquarters, 802 Eleventh street northwest.

"Classification of the Human Types, or Character Analysis in the Schoolroom," was the subject of his lecture. By a chart showing different types of faces, Dr. Shefferman illustrated his various points. He gave examples of the failure of certain pupils to make any progress because of their being placed under teachers whose minds differed from those of the children under them.

Children with receding faces, who are slow to assimilate information, have a hard time with the teacher who possesses an energetic mentality, who quickly grasps and uses information, and "sees through a point" immediately. He asked the teachers to make a special study of the children under them, and try to adjust themselves to their need.

### MEN HAVE KIMONO SLEEVES

Innovation Result of New York Sartorial Show.

Now comes the eternal masculine plea in his clothes and regular sure-enough kimono sleeves, not the kind that look mannish, but truly effeminate in every phase. Doubt it if you will. There is authority for the statement and it is no other authority than the male models of the fashion show now in progress in New York city, the source of more than one innovation in masculine dress.

There is one Washington tailor at least who thinks the changes coming in men's wear are far "more deadlier" than those in female attire. "We are due for radical innovations in men's clothing in my opinion," said this tailor today, "and the New York models' exhibition forecasts what we may expect. Of course, the conservative men won't change much, but for some of my sex, I really have not much hope of discouraging the innovations exhibited in New York."

## CLERKS' PAY BILL UP IN SENATE TODAY

Controversy Over Increase Is Expected to Be Threshed Out by Solons.

### FRIENDS READY TO FIGHT

Lengthy Discussion May Serve to Delay the Measure Further.

When the Senate met at 11 this morning, with the legislative, executive and judicial bill before it, it was expected the controversy over the proposed increase in pay for Government clerks and employees would be threshed out before the close of the day.

The legislative bill has been dragging along before the Senate for a week. Numerous items have given rise to a long debate, and lengthy discussion today may serve to delay the bill still further.

### Plan Vigorous Fight.

The friends of the clerks are prepared to make a vigorous fight in their behalf, when the item for increase of pay, as allowed by the House, and stricken out by the Senate Appropriations Committee, is reached. The situation has not materially changed with respect to votes from last week. Little prospect appears that an increase can be driven through. If the Senate Democrats line up behind the Appropriations Committee the increase cannot be procured.

### Economy Revolution Favored.

Thus far, only two or three Democratic Senators are in sight who are going to vote against the recent Democratic caucus action, in passing an economy resolution. The Senate amendment to reduce the allowance for the Children's Bureau of the Department of Labor was still pending when the bill was taken up today. This was discussed at length Friday. Senators Kenyon, Lane, and others protested against crippling the bureau.

### NEWS OF ROCKVILLE

Mrs. Mary E. Crown Dead at Home Near Glenmont.

Mrs. Mary E. Crown died yesterday at her home near Glenmont, aged thirty-eight. She is survived by her husband, James M. Crown, and three children. The funeral will take place at 2 o'clock tomorrow afternoon from the Methodist Church at Lay Hill.

That the Just Government League of Montgomery county is not in sympathy with the methods of the woman suffragists who are picketing the White House developed at a meeting of the executive board of the league at the home of the president, Mrs. J. Ross Thompson.

Miss Fronie Claggett, who died Saturday at her home in Gaithersburg, was buried today in Darnestown. Services were conducted by the Rev. Thomas D. Richards.

Funeral services for John P. Hickman, twenty-seven years old, who died Friday, at Youngstown, Ohio, were held yesterday afternoon at Grace Methodist Church, Gaithersburg, by the pastor, the Rev. Marvin H. Keen. Burial was in the cemetery near the church.

### LEAVES ESTATE TO HUSBAND.

Abby S. Allen, by her will dated June 9, 1915, and filed for probate in the District Supreme Court by Attorney Ralph P. Barnard, gives her husband, William H. H. Allen, a life interest in the estate and directs that the remainder therein shall go to her children, Howard A. Allen of Norwell, Mass.; Mrs. Eva A. Miller of Columbus, Ohio; and Benson B. Allen, and William H. Allen, Jr., both of Washington. The husband is named as executor and is permitted to sell the property. In the event that he does so he is to retain one-third of the proceeds and the residue is to be divided equally among the children.

### DEFEND DEPORTATIONS

Germans Send Memorial Here Calling It Social Need.

German Ambassador von Bernstorff has delivered to the State Department a memorial vigorously defending the Belgian deportations. Explaining that the criticism of Germany's action has reached such proportions that an answer is essential, the message asserts that the deportations are a social need, and of benefit to the Belgians.

Much misery is ascribed in the memorial to voluntary idleness, as well as to unemployment caused by the British blockade. The German contention is that even the Belgian industries have been throttled by the blockade. One million five hundred and sixty thousand people in Belgium, the memorial says, are now dependent on charity, and the deportations are the only solution of the problem.

## PLEA FOR CLERKS SENT TO SENATORS

Federal Employees' Union Mails Appeal for Increase in Clerks' Salaries.

Every United States Senator received in his morning's mail an appeal for salary increases for Government employees from the Federal Employees' Union.

Last night the union mailed a letter and brief to every member of the Senate, setting forth arguments for the increase.

### "Expenses Should Govern Revenue."

The bill to provide wage increases for Government clerks will come before the Senate today, it is expected. H. M. McLarin, president of the union, in the letter addressed to the legislators, says that the revenues of the country should not govern its expenses, but that the necessary expenses should govern the amount of revenue collected.

### For "Decent Living Wage."

Mr. McLarin says that never in the history of the Government has an appeal for a justified wage increase been unheard, and that the union does not believe the Democratic party will raise the pleas of a lack of funds in the Treasury.

The brief states that while everybody is anxious that the expenses of Government be minimized, it is not desired to have them curtailed at the cost of denying to Federal employees a decent living wage.

### RESIGNATION ACCEPTED

J. Ballard Moore Leaves Patent Office to Practice Law.

J. Ballard Moore's resignation as first assistant examiner in the United States Patent Office was signed today by Secretary of the Interior Lane, who expressed regret at the loss of the young examiner's services to the Government.

Mr. Moore, who is a nephew of the late Edward Bruce Moore, former Commissioner of Patents, resigned to take up the practice of patent law with Julian C. Dowell, of the Washington firm of Dowell & Dowell.

He had been in the service of the Patent Office in the interference division for more than eight years, during which time he received a degree of LL. B. from the George Washington University and a master's degree from Georgetown University. Mr. Moore was educated in the local public schools, and is a member of the Chevy Chase Club and other Washington organizations.

### FORM SCHOOL ORCHESTRA.

At a meeting of the Thomson Night School a school orchestra was formed to be known as the Thomson Night School Orchestra Club. The organization elected the following officers: Morris Shapiro, president; Eddie Caffi, secretary; Sam Amato, librarian, and Leroy Bildman, treasurer.

The orchestra is to be led by Mrs. Katherine Cowling, a teacher in the school. Miss Mable Benson, also a teacher in the school, is to have charge of the training. Members of the club include Walter Bussey, Sam Ofano, Frank Felius, Frank Borzi, Michael Battaglini, James Lanzari, and Louise Herman. The first rehearsal was held Thursday evening.

## FAVOR TWO MORE TEACHERS' UNIONS

Federation Leaders Urge Grade and Manual Training Organizations Here.

### SALARY INCREASE INDORSED

General Body Sends Letter to Congress Asking Raise for D. C. Instructors.

Organization of two more unions among teachers of Washington, one among the manual training teachers and another among the grade school teachers, is desired by leaders of the American Federation of Teachers, according to the report of George J. Jones, who attended the convention of that body in Chicago.

Mr. Jones has distributed a printed report, covering the work of the convention as it affects Washington. He was this city's delegate at the gathering.

He quotes the letter sent by the federation to Congress urging higher pay for Washington teachers, which included this resolution:

"Be it resolved, That this body most earnestly asks the Congress of the United States to include the public school em-

ployes in the benefits of increased salaries granted to other employees of the District of Columbia."

### Met Hearty Response.

"The High School Teachers' Union merely brought its needs to the attention of the central organization," Mr. Jones states, "and we met with hearty response."

In concluding his report, Mr. Jones says: "The necessity of educating teachers to the wisdom of paying larger dues to their protective organizations was emphasized. Teachers, it was stated, are a peculiar species in this respect. More than any other class of people they fail to understand that a few dollars spent in a protective organization may mean thousands of dollars to them in a lifetime, to say nothing of less burdensome work and better conditions in which to work."

### Nine Affiliated Unions.

There are at present nine unions affiliated with the American Federation of Teachers. Three outside the city of Chicago were represented at the convention—Gary, New York, and Washington. The officers of the American Federation of Teachers have a tremendous amount of work to do in connection with their offices. They have performed their duties remarkably well and deserve a vote of appreciation from each affiliated union. As soon as the strength of the American Federation of Teachers justifies, it should have a salaried president and a salaried secretary-treasurer, besides organizers who can devote all their time in the interest of the organization.

"Your delegate was a member of the resolutions committee, and also of the auditing committee. He was elected to be a member of the board of trustees."

## DON'T HURT A BIT!

Lift your old, torturous corns and calluses right off with the fingers.

"This tiny bottle holds the wonder of wonders. It contains an almost magical drug discovered by a Cincinnati man. It is called frezone. It is a compound made from ether."

Apply a few drops of this frezone upon a tender, aching corn or a hardened callus. Instantly the soreness disappears and shortly you will find the corn or callus so shriveled and loose that you just lift it off with the fingers.

You feel no pain or soreness when applying frezone or afterwards. It doesn't even irritate the skin.

Just ask in any drug store for a small bottle of frezone. This will cost but a few cents but will positively rid your poor, suffering feet of every hard corn, soft corn, or corn between the toes, or the tough calluses on bottom of feet. Genuine frezone has a yellow label. Look for yellow label—Advt.

## LUANS HORNING

Relax. Va. south end of Highway Bridge. Free automobiles from 9th and D sts. sw.

# Columbia February Records



## Instrumental and Vocal Triumphs in New Columbia List

THE most brilliant names in the instrumental field distinguish this month's list of Columbia Records: the Chicago Symphony Orchestra, with Wagner's "Ride of the Valkyries;" Pablo Casals, with Schumann's "Abendlied;" Josef Hofmann, with Paderewski's "Minuet in G;" Kathleen Parlow, with the "Cavalleria Rusticana" Intermezzo; and Eddy Brown, with Massenet's "Elegie."

Equally distinguished is the vocal list, with Oscar Seagle singing Moore's "Meeting of the Waters;" Lucy Gates rendering "Come My Beloved;" David Bispham with his famous "Danny Deever;" and Vernon Stiles singing "At Dawning" and "Because"—examples of the quality and interest of the

## New Records for February NOW ON SALE

Among the sixteen popular recordings, Al Jolson is again the headliner, singing "A Broken Doll"—"London Taps"—the big hit from abroad which is also recorded as a fox-trot in this month's list of dance-records.

### A Few of the Song-Hits and Dances Listed:

A 2151 10-inch 75c	TWAS ONLY AN IRISHMAN'S DREAM. Empire Trio. YADDIE, KADDIE, KIDDIE, KADDIE, KOO. Knickerbocker Quartette.	A 5918 12-inch \$1.00	MURIEL WALTZ. Prince's Orchestra. BETTY. Betty Waltz. Prince's Orchestra.
A 2148 10-inch 75c	HONOLULU, AMERICA LOVES YOU. (We've Got to Hand It to You.) Knickerbocker Quartette. ON THE SANDWICH ISLES. Knickerbocker Quartette.	A 5914 12-inch \$1.00	MY LONELY LOLA LO. Medley Fox-trot, Introducing L. "When Evening Shadows Fall." "On the Arm of the Old Arm Chair." Prince's Band. DANCE OF THE DOLLYS. Fox-trot, Prince's Band.

Then there is a wonderful choral recording of the second-act finale of "La Traviata," the initial recordings of James Harrod, tenor, two monumental hymns, Charles Harrison in two songs of the heart, light orchestral selections and overtures, marimba and accordion-banjo novelties, and even two story-records for the children to make this interesting list complete. Whatever your tastes, you'll be sure to enjoy a visit to your dealer's today!

New Columbia Records on sale the 20th of every month.

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For years a favorite health builder for young and old  
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